











## How to Provide For Old Age. By Miles M. Dawson.

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III .-- Private Provision for Old Age in the United States. HE most important private provision in the United States for the de-pendent old is the support supplied by relatives. As has already been seen, investigation has shown that in Massachusetts of the aged classed as "non-dependent poor" 26.1 per cent. of the support of the individual males comes from relatives, 57 per cent. of that of individual females, 29 per cent. of the support of aged couples and 12.4 per cent, of the support of aged couples with others dependent upon them.

No doubt this applies, though in different degrees, throughout the country, and it is safe to say that nearly or quite half the provision for the aged poor who are not cared for by public or private charity is afforded by relatives. As the number of persons sixty-five years of age and over in Massachusetts was given as 177,000, and 185,788 were classed as "non-dependent," one-half the provision for these would be a little less than 40 per cent. of the provision for all, if

Other important private provisions for the dependent old have been developed in the United States as follows, viz.:

Through labor organizations. These, according to the report of the Com-missioner of Labor of 1908, paid in superannuation benefits \$198,613.65 in one year, and in permanent disability benefits, a part of which no doubt was, for old use 'disability, \$684,775. The superannuation benefits were very low. For instance, \$7 per month between 65 and 70, \$8 per month between 70 and 80, and \$10 per month beyond the age of 80 in the Cigarmakers' International Union; \$12 per month beyond the age of 60, and \$16 per month beyond the age of 65 in the International Jewelry Workers; not to exceed \$20 per month in the Brotherhood of Locomptive Engineers; \$10 per month for not more than six months in any one year after reaching the age of 63 in the Granite Cutters' International Association; \$4 per week in the International Typographical Union for dependent members

beyond the age of 60.

Some notion of the total relief is afforded by the following total payment within one year: Brotherhood of Locomotive Engineers, \$24,830; International Typographical Union, \$106,740.

event of total and permanent disability. By the laws of the various States old age benefits must not commence before the age of 70. They are usually for onetenth the amount of the certificate each year for ten years.

As is well said by Mr. Squier, "Measured by actuarial standards, many of

these societies in the past have operated on rates which were made for death benefits"

The tendency as these societies get over on sound plans and with adequate rates is to reduce or abolish these benefits rather than to make the very considerable addition to their rates which would be necessary. Few of the young and active set a sufficiently high value upon this old age provision. In consejuence its attraction does not to their minds offset a material increase in the rates for life insurance.

Several of the great transportation companies have made provision for reof the soveral of the pensions, usually at the age of \$6 or 70, but at a younger thring employees upon pensions, usually at the age of \$6 or 70, but at a younger see, usually not under 60, upon proof of total and permanent disability. The Baltimore and Onto Railroad was the pioneer, introducing this system in 1884. In the year ending June 20, 1910, it paid \$157,273.81 in pensions to 667 pensioners. The Chicago and Northwestern, Pennsylvania, Illinois Central, Delaware, Lackaline, Atchison, Topeka and Santa Fe, the Chicago, Rock Island and Pacific, New York Central and Hudson River, the Sault Ste. Marie, the New York, New of a similar type.

The Pennsylvania is now paying in pensions about \$500,000 a year, this being much the largest aggregate for a single company. The New York Central has provided that if the total of the pensions as fixed exceeds \$25,000 per annum a new basis may be established.

Several electric railways have also introduced service pensions, among which may be mentioned the Boston Elevated Railway Company, Denver City Tram-way Company, Brooklyn Rapid Transit Company, Philadelphia Rapid Transit Company, Public Service Corporation of New Jersey, and United Traction and Electric Company of Providence, R. I. The aggregate amount of pensions paid by these each year at the present time is small.

More recently industrial companies have introduced pension systems. Among these may be mentioned the American Express Company, Armour Company, Boston Consolidated Gas Company, Cambria Steel Company, Consolidated Gas Company of New York, Deere & Co. of Moline, Ill.; E. I. duPont de Nemour Powder Company, Gorham Manufacturing Company, Hafford, Spencer & Bartlett Co., International Harvester Company, Morrison Swift Company of Chicago Philadelphia Electric Company, Pittsburgh Coal Company, Procter & Gamble Co. Standard Oil Company, United Cigar Stores Company, Wells, Fargo & Co., West ern Electric Company, Westinghours Air Brake Company, First National Bank of Chicago and the United States Steel Corporation, acting jointly with Mr. Andrew Carnegie through the pension fund established by him.

Nearly all these plane are new, and the amount which is paid out in pen tons by all of the industrial corporations granting the same cannot be stated md will be larger and larger as the years pass.

Probably, however, the total amount of relief furnished as these agencies is at the present time not more than \$4,000,000, and while the agencies will be much higher after some years it will necessarily be relief for but a small part of the total number of the aged poor.

The service pension systems of the transportation and industrial corpora-tions give such relief only to the relatively limited number of persons who remain continuously in their service for long terms of years and reach the refirement age while still in the service. This excludes the much larger number

treatment age while find the serious. This contribute the many anticomposition of the serious of the contribute the many anticomposition of the serious of the contribute the serious of the contribute the serious of t

The June Bride A WORD OF ADVICE By Eleanor Schorer



T is not to dear old Grandma who tells what they did in the old days, nor to her burly big Brother (who fercely snaps between closed teeth, "If he nor the Mamma who tries to help Bessie by years of her own experience, or Auntie who tells her to rule Bob and MAKE him do what she its, nor to Sister who thinks that the joys of narriage consist of advice she listens—and she heeds.

ELEANOR BCHORER.

The World's & Great Women

By Sophie Irene Loeb.

The World's A Great Women

By Madison C. Peters.

The bessie by years of her own experience, indicated and she held and make the world. Why discover he is—I'm going to rescue her from a constant of advice she listens—and she heeds.

"What' Gladwin salted, unimpried. "Whet were of eloping with a bogus men, but to a soft, low sohisper near her heart—to Love's dictates and advice she listens—and she heeds.

ELEANOR BCHORER.

The World's & Great Women

By Madison C. Peters.

The bessie to help Bessie by years of her own experience, or Auntie who tells her to rule Bob and MAKE him do what she is the verge of eloping with a bogus men busy of these does were he le—I'm going to rescue her from all in the verge of eloping with a bogus men busy of these does and who have he were to have he were the le—I'm going to rescue her from all in the verge of eloping with a bogus men busy of these does and who have he were the le—I'm going to rescue her from all the verge of eloping with a bogus men who were he le—I'm going to rescue her from all the verge of eloping with a bogus men who were he le—I'm going to rescue her from all the verge of eloping with a bogus men who were he le—I'm going to rescue her from all the verge of the verge of eloping with a bogus men who were he le—I'm going to rescue her from all the verge of the verge wants, nor to Sister who thinks that the joys of narriage consist of advice she listens and she heeds. having piles of money to spend and being able to go about unchaperoned,

# The Sad Secret

you wish you had virtue, and to dwell with happiness?
"gone and done "After all, it is not they that carry it" years ago? Or flage but they who look upon it from a are you a busi- private chamber who have the fun of

no near relatives

A RE you lonely? Why?

Do you not know many people?

Is your work insufficient to keep yourself if, when all is done, you would you busy? Do you not have been better to sit by the fire is ck pleasures? at home and be happy thinking. To sit of a single room faces of women, without desire; to be glare back at you pleased by the great deeds of men, at the close of a without envy; to be everything and day? Are you a everywhere in sympathy, and yet conhardened old tent to remain where and what you are bachelor and do —is not this to know both wisdom and

> the procession. To read, to think, to cultivate a spirabout? Do you it of self-sufficiency puts the kibosh on oneliness and is, in truth, to itve.

ISABELLA-The Friend of lect, resolute energy and unselfish pa

ABELLA. daughter of the second King of Castile, was born April 22, 1651, and was married to Ferdinand of Arragon, Oct. her brother, Henry IV., in 1474, she ascended the throne of Castile, to the exclusion of her elder sister, Joanna, who had the rightful claim to the crownher brother gained the favor of a ma-On his death they declared for her, over by the victorious arms of her husband, in the battle of Toro, in 1476.

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triotism and to her Spain owed much of Columbus. the greatness among nations of Europe personal character over the Castillar Court was incalculably great.

Isabella is known to history as the friend of Columbus, although it is now known to specialists in Spanish-Jewish but the money of the Jews was the real financial basis of the expedition of Christobal Colon, as the Spaniards called Columbus. Louis de Santangel, an enormously rich Jew (who was a great friend of Ferdinand), if not at Ferdisent, appealed to the queen for Colon.

## OFFICER

A Fast Moving New York Story By Barton W. Currie Based on the Successful

Farce of the Same Title

### CHAPTER XX.

Michael Phelan to the Rescue. breezed in with a swift side for the door. long rush, carrying a buiging

little Jap, standing at attention. "Take it back, I'm not going cow," said Gladwin, gruffly. Bassato's en-trance had nipped another idea in the

"Hold on," Gladwin sheeked him.
"Wait a minute! Don't unpack it.
Leave it in the hall. I may want it at aminute's notice."
"Ees sair," and the wondering valet steamed out into the hallway and vanished.
"What are you going to do now" asked Barnes, lighting a cigarette and offering one to his friend.
Gladwin took a turn about the room, puffing nervously at the cigarette.
Coming to a sudden stop he faced Barnes and recied off in a quick volley:
"I'm going to marry that girl! I've been all over the world, seen all kinds of 'em, and right here in my own house I find the one-the only one, on the verge of eloping with a bogus me.

"Of course," agreed Gladwin. "I was just thinking of that. Where's that man of mine? Bateato! Bateato!"

"Ees eair," and the little son of Nipon stood stiffly at attention. "Ladies to call on that girl?"
run off in autbile," he volunteered as his master hesitated.

for the door.
"No, no, Whitney," cried Gladwin,
"We must see this thing through to"We must see this thing through to"You wouldn't want this even."

"You no go?" said the Jap, in susprise.
"No go—take back—unpack."
"Ees sair; 'scuse ma," and Bateato
started off with his usual noisees
Tuth us do some real thicking, unacousrush.

"And

the now "Never mind that—I want you to find a policeman," commanded Gledwin.

"Meter mind that—I want you to find a policeman," commanded Gledwin.

"Pleasant where I find him?" asked "Pleasant in alarm, recalling his uncomfortable experience with Officer 188.

"Try a salcon," caid Gladwin. "And when you've found him bring him here quick!"

"Ladies steal something?" ventured the Jap, starting for the door. "Autorial womething," replied the young man, of bile so fast like winds."

"Some one is going to try and steal something," replied the young man, when you've found him bring him here quick!"

"But we must see that they don't. Hurry now!"

"Ess sair. "Scuss me," and Rates as sprinted a discuss of whom here of the precipitate entry of Bateato and Michael Phelan, both of whom here sprinted a discuss of the precipitate entry of Bateato and Michael Phelan, both of whom here sprinted a discuss of the precipitate entry of Bateato and Michael Phelan, both of whom here sprinted a discuss of the precipitate entry of Bateato and Sprinted a discuss of the precipitate entry of Bateato and Michael Phelan, both of whom here sprinted a discuss of the precipitate entry of Bateato and Sprinted a discuss of the precipitate entry of Bateato and Sprinted a discuss of the precipitate entry of Bateato and Michael Phelan, both of whom here sprinted a discuss of the precipitate entry of Bateato and Michael Phelan, both of whom here sprinted a discuss of the precipitate entry of Bateato and Michael Phelan, both of whom here were pour some that give the creating th